



June 3, 2019



GAIL LEE HILLS
LAW OFFICE OF GAIL L HILLS
PO BOX 628
CARLISLE, PA 17013-0628

Account Number: 0014627152
Property Address: 701 2ND ST
WILLIAMSPORT, PA 17701

Dear Customer(s):

You previously provided a complete Assistance Review Application and we are providing our response to that complete application. Because our records indicate that your lien may be subject to Bankruptcy, please read the following:

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect, and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

If there is any bankruptcy proceeding pending that includes the subject property, then you may need to obtain Bankruptcy Court approval prior to any refinance or sale of the property. Similarly, if you are approved for a trial modification, this approval is conditioned on obtaining approval from the Bankruptcy Court with jurisdiction over your account before a permanent modification can be offered. The Bankruptcy Court may decline the request for a permanent modification.

Please review the enclosed letter regarding our review of the account. You may contact SPS at 888-818-6032 to discuss the enclosures. SPS representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Sincerely,

Select Portfolio Servicing, Inc.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.



EXHIBIT "A"



June 3, 2019



MELODIE D RUSSELL
701 2ND ST.
WILLIAMSPORT, PA 17701-0000

Customer Name(s): MELODIE D RUSSELL
Account Number: 0014627152
Property Address: 701 2ND ST
WILLIAMSPORT, PA 17701

Dear Customer(s):

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If there is any bankruptcy proceeding pending that includes the subject property, then you may need to obtain Bankruptcy Court approval prior to any refinance or sale of the property. Similarly, if you are approved for a trial modification, this approval is conditioned on obtaining approval from the Bankruptcy Court with jurisdiction over your account before a permanent modification can be offered. The Bankruptcy Court may decline the request for a permanent modification.

SPS has completed its review of this account for the loss mitigation assistance requested. SPS conducts its reviews in accordance with applicable laws and investor eligibility rules. SPS is committed to a policy of nondiscrimination in all aspects of its servicing program.

Loss Mitigation Program Decision

Congratulations! You have qualified for and we are pleased to offer you a JPM Trial Modification. This program is intended to help you avoid foreclosure or other legal action. Attached you will find the terms and conditions of our approval along with instructions to accept the offer. It is important that you read it carefully and comply with the terms outlined in the agreement. If after reading through the terms and conditions of the offer you find that you are unable to meet the requirements, or you have further questions, please contact SPS.

The approved option must be accepted by July 1, 2019, or we will consider the offer rejected. Please note that if you do not accept this offer by the due date listed above, you may lose your opportunity to participate in these options now and in the future. Also note that your plan will be considered accepted if you make the first payment due according to the attached payment schedule.



If there is any bankruptcy proceeding pending that includes the subject property, then you will need to obtain Bankruptcy Court approval prior to any refinance or sale of the property. Similarly, you may need Bankruptcy Court approval of any permanent modification of the account.

If you are currently eligible to receive principal reduction incentives for remaining current under a prior Home Affordable Modification, acceptance of this plan will discontinue accrued or future incentives.

Home Non-Retention Options

You are eligible for the following home non-retention options.

Short Sale. If you are interested in selling your property, but owe more than your home is worth, a short sale may be an option. In a short sale, SPS allows you to sell your home and pay off a portion of the principal balance when you owe more money on your mortgage loan than the home is worth. This allows you to move out of your home and avoid going through foreclosure. In some cases, relocation assistance may be available. If you already have a current purchase offer on your home, please contact us immediately and if you haven't already started the process, please follow these steps:

- Choose a real estate agent. Start your search as soon as possible. Look for an agent who has experience working with mortgage companies on home sales. If you need assistance in finding an experienced real estate agent to assist you, SPS can refer you to an agent in your area.
- List your home at fair market value. Make sure you and your agent list your home at a price that is comparable to similar homes for sale in your neighborhood – even if the price is less than what you owe on your mortgage.
- Send us your listing agreement and the enclosed forms. Your listing agreement must be signed by all borrowers and received no later than June 17, 2019. Complete and return the enclosed Authorization Form and Acceptance Form. The Acceptance Form allows SPS to suspend legal action while you market and sell the property. The Authorization Form gives us permission to provide and collect information about your mortgage with necessary parties, such as attorneys, bank representatives, lien holders, etc.

Please note that approval of a short sale is conditioned upon receipt of required documentation, investor and/or mortgage insurer approval, if required, and evaluation of the amount being presented for pay off of the outstanding lien.

Deed in Lieu of Foreclosure. With a deed in lieu, you agree to transfer the title or ownership of your property to the owner or servicer of your mortgage in order to avoid foreclosure sale and satisfy all or a portion of the mortgage debt. The amount of debt satisfied by this transfer of ownership is based on the approved value of your home. In some cases, relocation assistance may be available.

- Approval for this option is conditioned upon receipt of required documentation, investor and/or mortgage insurer approval, if required, and the ability to provide title to the property clear of all other liens. Please contact us if you are interested in pursuing this option.

As stated, these options have different requirements and guidelines, and not all accounts will qualify. Moreover, some of these options may offer financial assistance for your relocation. Please contact SPS for more detail.

Regulatory Notice of Non-Approval

Even though you are approved for a JPM Trial Modification, federal law requires us to disclose the programs for which you have been reviewed, but not approved, or are otherwise ineligible for review. SPS reviewed your complete Assistance Review Application for eligibility under its loss mitigation options, which are established through investor rules and are based on your individual circumstances. All program(s) below are the program(s) for which you were denied and the specific reason for non-approval. These denials are based on the criteria where your account did not pass the program eligibility requirements; we did not consider other criteria regarding ineligibility as part of our decision.

- **SPS Unemployment Program**

Not Currently Unemployed.

Our records indicate that you are not currently receiving unemployment income. Therefore, you are not eligible to be reviewed for this unemployment program.

- **Deferral Plan**

Alternate Option Offered.

We are unable to offer you this program because you were approved for another loss mitigation option based on investor and/or regulatory rules.

- **Repayment Plan**

Alternate Option Offered.

We are unable to offer you this program because you were approved for another loss mitigation option based on investor and/or regulatory rules.

Right to Appeal

You have the right to appeal any non-approval for which you believe an error has occurred by providing a written explanation of why you believe our determination was incorrect, along with all supporting evidence, within thirty (30) days of the date of this letter to:

Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277
Relationship.Manager@SPServicing.com

You have thirty (30) calendar days from the date of this notice to contact SPS to discuss the reason for non-approval. **No foreclosure sale will be conducted and you will not lose your home** during this 30-day period or any longer period required for us to review supplemental material you may provide in response to this notice. If a foreclosure sale has already been scheduled we will instruct our attorney to file a motion to postpone such sale. It is possible however that a court will deny the motion and the sale will proceed. If that happens we will be unable to provide loss mitigation.

Notice of Error or Information Request

If you believe there has been an error with the account or you require additional information, you may send a written Notice of Error or Information Request. All Notices of Error or Information Requests must be sent in writing to the address listed below, as this is our exclusive address under Federal Law for these matters. If you send your correspondence to any other address, it may not be processed in accordance with Federal law.

Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277

Contact Us

If you have any questions, your assigned Relationship Manager, Frieda Maluia, can be reached toll free at 800-258-8602 Ext. 36832 or by email at Relationship.Manager@SPServicing.com.

At SPS, any of our trained servicing representatives can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available resolution options. If you have any questions or concerns, please contact our Loan Resolution Department. Our toll-free number is 888-818-6032, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.



If you would like to speak with a HUD approved counselor, you may call the Homeowner's HOPE™ Hotline 888-995-HOPE (4673) or visit HUD's website at <https://apps.hud.gov/offices/hsg/sfh/hcc/fc/> to find an available counseling agency. The Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552.

The status of your Bankruptcy may be reported to all credit reporting agencies in accordance with the Fair Credit Reporting Act. If your Bankruptcy is dismissed, or if your Bankruptcy is discharged and your loan is reaffirmed, your loan will be reported as paying under a partial payment plan during the Trial Period Plan, and as modified if you enter into a final modification agreement.

Net Present Value (NPV) Results

Below are the inputs used in the NPV calculation conducted during our review for the Trial Modification loss mitigation option.

NPV Data Input Field Values JPM, BAC (non NMS, non HAMP)

Input Data Fields	Explanation	Value used in NPV calculation to determine the eligibility of your mortgage
I. Customer Information		
1. Current Customer Credit Score	This field identifies your credit score as provided by one or more of the three national credit reporting agencies.	582
2. Current Co-customer Credit Score	If a co-customer is listed on the mortgage, this field identifies the co-customer's credit score as provided by one or more of the three national credit reporting agencies.	
3. Customer Prior Month Credit Score	This field identifies your credit score for the prior month as provided by one or more of the three national credit reporting agencies.	513
4. Co-Customer Prior Month Credit Score	If a co-customer is listed on the mortgage, this field identifies the co-customer's credit score for the prior month as provided by one or more of the three national credit reporting agencies.	
5. Customer Credit Score 12 Months Prior to Decision	This field identifies your credit score as provided by one or more of the three credit reporting agencies in the last 12 months.	505
6. Co-Customer Credit Score 12 Months Prior to Decision	If a co-customer is listed on the mortgage, this field identifies the co-customer's credit score as provided by one or more of the three credit reporting agencies in the last 12 months.	
7. Customer Updated Bank Card Usage	This field identifies your use of bank card(s) as provided by one or more of the three credit reporting agencies, updated in the last six months.	32
8. Co-Customer Updated Bank Card Usage	If a co-customer is listed on the mortgage, this field identifies the co-customer's use of bank card(s) as provided by one or more of the three credit reporting agencies, updated in the last 6 months.	
9. Monthly Gross Income	<p>This field identifies the monthly gross income of all customers on your account before any payroll deductions or taxes.</p> <ul style="list-style-type: none"> All non-taxed income, including non-taxed social security income/disability income, is considered net income. To calculate the gross income for non-taxed income, SPS multiplies the non-taxed income by 1.25 (125 percent) to estimate the monthly gross income. All rental income will include a vacancy factor by grossing down the rental income by 25 percent. Rental income is then determined by subtracting the rental income amount from the rental mortgage payment, including taxes and insurance (if escrowed) and HOA fees (if applicable). 	\$0.00
II. Property Information		
10. Property – State	This field identifies the two letter state code of the property securing your mortgage.	PA



11. Property – Zip Code	This field identifies the zip code of the property securing your mortgage.	17701
12. Property Value	This field identifies the estimated fair market value of your property used by us, your servicer for this analysis.	\$95,000.00
13. Property Valuation Type	This field identifies the method by which your property was valued (as noted in Field 6, Property Value). 1. Automated Valuation Model (AVM) 2. Exterior Broker Price Opinion (BPO) /Appraisal (as is value) 3. Interior BPO /Appraisal (as is value)	APEX
III. Mortgage Information		
14. Data Collection Date	This field identifies the date on which the Unpaid Principal Balance and other data used in the NPV analysis was collected by us, your servicer.	05/31/2019
15. Imminent Default Flag	This field indicates your default status at the time you asked to be evaluated for a modification. If you have not missed any payments or less than two payments are due and unpaid by the end of the month in which they are due, you are considered to be in imminent default and the value in this field is “Y”. If two or more payments are due and unpaid by the end of the month in which they are due at the time of application, the value in this field is “N”.	N
16. Investor Code	This field identifies the owner of your mortgage. 1 – Fannie Mae 2 – Freddie Mac 3 – Owned by a private investor other than us, your servicer 4 – Owned by us, your servicer or an affiliated company 5 – Ginnie Mae	3

Input Data Fields	Explanation	Value used in NPV calculation to determine the eligibility of your mortgage
17. Unpaid Principal Balance at Origination	This field identifies the amount of your mortgage at the time it was originated (i.e., the amount you borrowed).	\$65,600.00
18. First Payment Date at Origination	This field identifies the date the first payment on your mortgage was due after it was originated.	03/01/2005
19. Product Before Modification	<p>This field uses codes to identify the type of mortgage you held prior to applying for a modification:</p> <ol style="list-style-type: none"> 1. Adjustable Rate Mortgage (ARM) and/or Interest Only mortgage 2. Fixed Rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable 	2
20. Adjustable Rate Mortgage (ARM) Reset Date	<p>This field applies only to Adjustable Rate Mortgages (ARMs). If you do not have an ARM this field will be blank.</p> <p>This field identifies the date on which the next Adjustable Rate Mortgage (ARM) reset was due to occur, as of the Data Collection Date (Field 8)</p>	
21. Next Adjustable Rate Mortgage (ARM) Reset Rate	<p>This field identifies the rate at which your mortgage was expected to change based on when the next reset date (Field 14) is scheduled to occur. Please look to your mortgage documentation for information on how your mortgage's rate is recalculated at its reset date.</p> <p>If the reset date on your ARM is within 120 days of the Data Collection Date, this value in this field is the expected interest rate on your mortgage at the next reset date.</p> <p>If the reset date on your ARM is more than 120 days from the Data Collection Date, the value in this field is your current interest rate at the time of NPV evaluation.</p>	



Input Data Fields	Explanation	Value used in NPV calculation to determine the eligibility of your mortgage
22. Unpaid Principal Balance Before Modification	This field identifies the unpaid amount of principal (money you borrowed) on your mortgage as of the Data Collection Date. It does not include any unpaid interest or other amounts that you may owe.	\$71,933.62
23. Interest Rate Before Modification	This field identifies the interest rate on your mortgage as of the Data Collection Date.	5.39300%
24. Remaining Term (# of Payment Months Remaining)	This field identifies the remaining number of months you have left to pay under the original term of your mortgage as of the Data Collection Date.	189
25. Principal and Interest Payment Before Modification	<p>This field is the amount of principal and interest you were scheduled to pay each month as of the Data Collection Date.</p> <p>A. If your mortgage had an adjustable rate scheduled to reset within 120 days, this field will reflect the principal and interest payment associated with the new interest rate.</p> <p>B. If your mortgage is an Interest Only mortgage and your account was in the interest only period, the value in this field is the interest payment that was due each month.</p> <p>C. If your mortgage is a negative-amortization mortgage, the value in this field is the greater of:</p> <ul style="list-style-type: none"> a. the principal and interest payment you sent on the most recent payment date; or b. the minimum payment required on your mortgage. 	\$487.95
26. Monthly Real Estate Taxes	This field identifies the monthly cost of your real estate taxes. If your taxes are paid annually this amount will be 1/12 th of the annual cost.	\$229.60
27. Monthly Hazard and Flood Insurance	This field identifies the monthly cost of your hazard and flood insurance coverage. If your insurance is paid annually this amount will be 1/12 th of the annual cost.	\$66.75
28. Homeowners Association Dues / Fees	<p>This field identifies your monthly homeowner's or condominium association fee payments, if any, and/or any future monthly escrow shortages. If your homeowner's or condominium association fee payments are paid annually, this will be 1/12th of the annual cost.</p> <p>If your property has no association fee payments, this field is blank.</p>	\$0.00
29. Months Past Due	This field identifies the number of mortgage payments you would have had to make in order to make your mortgage current, as of the Data Collection Date.	81
30. Mortgage Insurance Coverage Percent	This field identifies the percentage of private mortgage insurance coverage on your mortgage. If you do not have private mortgage insurance this field is blank.	
31. Modification In The Last 36 Months	This field indicates if the loan has been modified in the last 36 months.	N

Input Data Fields	Explanation	Value used in NPV calculation to determine the eligibility of your mortgage
IV. Proposed Modification Information		
32. NPV Date	This field identifies the date that the Net Present Value evaluation was conducted on your mortgage.	05/31/2019
33. Unpaid Principal Balance of the Proposed Modification (Net of Forbearance & Principal Reduction)	This field identifies the beginning principal balance on which you would have been required to pay interest if you had received a modification. It is likely to be different than your current principal balance because it includes amounts you owe for missed mortgage payments and unpaid expenses that are allowed to be added (capitalized) to your principal balance. Additionally, it may be reduced by proposed principal forbearance (Field 37) or proposed principal forgiveness (Field 38).	\$89,567.93
34. Interest Rate of the Proposed Modification	This field identifies the starting interest rate of the proposed modified mortgage. This rate is fixed for at least the first 5 years after modification.	4.00000%
35. Amortization Term of the Proposed Modification	This field identifies the number of months left to pay the proposed modified mortgage.	480
36. Principal and Interest Payment of the Proposed Modification	This field identifies the amount of the monthly principal and interest payment on the proposed modified mortgage.	\$374.34
37. Principal Forbearance Amount of the Proposed Modification *	This field identifies the amount of forbearance; the amount of principal your investor was willing to forbear on the proposed modified mortgage. You would have still owed this amount, but you would not be charged interest on it and no payments would have been due on this amount until you paid off your mortgage.	\$29,182.07
38. Principal Forgiveness Amount of the Proposed Modification	This field identifies the amount of principal your investor was willing to forgive under the proposed modified mortgage.	\$9,204.19
39. Modification Fees	This field identifies the total amount of costs and fees that would have been paid by the investor (owner) of your mortgage, if you had been approved for a modification. It includes expenses such as notary fees, property valuation, credit report and other required fees.	\$0.00
40. Mortgage Insurance Partial Claim Amount of the Proposed Modification	This field identifies any mortgage insurance payout amount as part of the proposed modified mortgage, which is, at the discretion of your mortgage insurance company. This should be zero if you were not approved for a trial period plan or permanent modification for reason of negative NPV.	\$0.00



EXHIBIT "A"

June 3, 2019

TRIAL MODIFICATION PLAN

Customer Name(s): MELODIE D RUSSELL
Account Number: 0014627152
Property Address: 701 2ND ST
WILLIAMSPORT, PA 17701

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect, and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is pleased to inform you that you have been approved for a Trial Modification Plan (Plan). The terms of the Plan, including payment amounts and due dates, are listed below. In order for SPS to convert this trial modification plan to a permanent modification of your mortgage, you must timely remit all of your payments under the Plan.

Plan Acceptance

To accept the Plan, you must make your First Payment by the date indicated below. **The Plan will become active and valid only if SPS receives the First Payment by the scheduled date of your First Payment under the Plan.**

Plan Payments

Your Plan payments will take the place of your normal monthly mortgage payments during the term of the Plan. **You must make each of the below-listed payments by or before the listed due dates, or the Plan will be cancelled.** Your monthly Plan payments and due dates are as follows:

Payment	Due Date	Amount
Payment 1	07/01/2019	\$674.52
Payment 2	08/01/2019	\$674.52
Payment 3	09/01/2019	\$674.52

Form of Payment

You must make your first payment on or before the due date by personal check, EZ pay via telephone or SPS's website, or by certified funds. Certified funds include, Western Union Quick Collect (code city Oswald), cashier's check, money order or wire transfer (contact SPS for wire instructions). Subsequent payments must be made on or before the applicable due date and can be made by personal check, EZ pay via telephone or SPS's website, or by certified funds. Please send payments to:

PO Box 65450 Salt Lake City, UT 84165-0450



Application of Payments

Payments made under the Plan will be applied to amounts due and past due on your account. Funds may be held in a non-interest bearing account until they total an amount that is enough to pay the oldest delinquent monthly payment. Although these payments will not bring your account contractually current, they are required in order for SPS to forbear from proceeding with a foreclosure sale or commencing foreclosure proceedings and in order for SPS to convert this Plan to a permanent mortgage modification.

Plan Term

The Plan becomes effective as of the date that you have made the First Payment shown above. The Plan will terminate upon SPS receiving the final payment before the end of the last day of the month in which it is due. Failure to make any of the specified payments in full, by the due date, will also result in the termination of the Plan.

Forbearance

During the Plan term, SPS will not proceed to foreclosure sale or commence foreclosure proceedings on the above-referenced property, provided that you are making timely payments in compliance with the terms of the Plan. We may commence foreclosure proceedings or commence a sale of the property if you do not comply with the terms and conditions of the Plan.

Modification

If you make the required payments under the Plan and fulfill the terms of the Plan, then SPS will permanently modify your mortgage terms. The Plan is not a credit application or credit commitment for the modification.

Tax Consequences of Loan Modifications

If you complete the offered trial plan and your loan is modified, there may be income tax consequences related to the loan modification. For example, you may have to pay income tax due as a result of the loan modification. You may wish to consult with a tax advisor about these potential income tax consequences.

If you complete the offered trial plan and your loan is modified, your modification will include earned principal forgiveness. In other words, you may be eligible to have some of your principal forgiven each year on the anniversary of your first permanent modification payment date for three years. Once forgiven, you will not be required to repay these amounts. However, you may have to pay income tax on these amounts. This is because the amount of principal forgiven is generally considered income to you in the year forgiven, unless you qualify for a tax exclusion.

Importantly, federal laws regarding the taxation of principal forgiveness changed in 2018. As of January 1, 2018, the Mortgage Forgiveness Debt Relief Act, which exempted certain borrowers from paying income tax on principal forgiveness mortgage modifications like the one that will be offered to you if your loan is modified, is no longer in effect.

Below is an example of how this change in the law could affect a borrower like you.

Example: In 2018, a borrower enters into a loan modification agreement that will forgive \$5,000 of the outstanding principal on the borrower's mortgage in 2019, 2020, and 2021 if the borrower makes monthly mortgage payments on time. Each year, when the \$5,000 is forgiven, the principal balance of the borrower's mortgage is reduced by \$5,000, and the borrower is treated as receiving \$5,000 in taxable income. This means that, depending on a number of circumstances, the borrower may have to pay income tax on \$5,000 in 2019, \$5,000 in 2020, and \$5,000 in 2021, even though the borrower did not receive these amounts in cash.

If you complete the offered trial plan and your loan is modified, SPS will notify the Internal Revenue Service of the amount of principal forgiven on IRS Form 1099-C, copies of which will be provided to you by January 31st of the year following the loan modification.

You can find additional information at <http://www.irs.gov> (search: mortgage forgiveness). You can also call the IRS taxpayer hotline at 1-800-829-1040.

You will receive further information about the terms of any loan modification offered to you after you have completed your trial plan. This information may assist you in further evaluating potential income tax consequences related to the loan modification.

Terms Not Modified

All terms and conditions of the current mortgage documents pertaining to this account, including but not limited to the note, deed of trust/mortgage, or other security instrument, remain in full force and effect, and you agree to comply with those terms and conditions. However, during the term of the Plan you may make the Plan payment instead of the payment required under your mortgage documents. Nothing in the Plan shall be understood or construed to be a satisfaction or release, in whole or in part, of the obligations under the mortgage documents.

Delinquent Taxes and Insurance

You agree to pay any and all delinquent property taxes relating to the real property and provide proof of such payment to SPS prior to the date that the final payment is due under the Plan. You also agree to provide proof of hazard insurance coverage (and, where required, proof of flood insurance coverage) for the real property and deliver such proof of insurance to SPS prior to or on the due date of your first payment. If you fail to provide proof of insurance, SPS may, pursuant to applicable law and SPS policies, purchase insurance on the real property, in which case you agree to repay SPS for such insurance.

You may have entered into a separate advance repayment plan regarding delinquent taxes and insurance. If so, it is possible that the term of that advance repayment plan will extend beyond the term of the Plan, and accordingly, you will continue to make payments under the advance repayment plan as required.

Questions?

At SPS, any of our trained servicing representatives can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available resolution options. If you have any questions or concerns, please contact our Loan Resolution Department. Our toll-free number is 888-818-6032, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.



EXHIBIT "A"



General Third Party Authorization

SPS Account Number: _____

SPS Customer(s) Name: _____

Property Address: _____

Please send this completed authorization to:

Select Portfolio Servicing, Inc.
PO Box 65250
Salt Lake City, UT 84165
or
Fax: 801-269-4405

I (we) hereby authorize Select Portfolio Servicing, Inc. (SPS) to release, furnish, and provide any information related to the above-referenced mortgage account to:

Third Party Name: _____

Company Name: _____

Relationship to Customer(s): _____

Phone Number: _____ Fax Number: _____

If the above authorization is a result of a Power of Attorney, Order of Guardianship/Conservatorship, or Administration of an Estate, please attach documentation verifying this authority.

If your authorization is for something other than a full account disclosure, please indicate below which limited information you authorize SPS to release, furnish and provide to the above authorized third party:

☐ Verification of Mortgage

☐ Payment History

☐ Other _____

☐ Payoff Statement as of Date _____

Please indicate the payoff reason:

☐ Refinance with other company

☐ Sale of property

I hereby authorize the above-referenced individual(s) to obtain information regarding my mortgage account identified above. I agree that SPS will not be held responsible in any manner for relying upon or following the authorization and/or instructions I have given herein. I also agree that SPS has no responsibility to verify the identity of my authorized third party, nor will SPS be liable for anything my authorized third party may do with the information they obtain regarding my account. I acknowledge and agree that fees, as allowed by law and my mortgage documents, may be assessed to my account as a result of my authorized third party's request(s).

This authorization is valid for one (1) year from the date of receipt unless otherwise specified here: _____. If at any time I choose to revoke this authorization, it is my responsibility to notify SPS by calling SPS's Customer Service Department at 800-258-8602.

Customer Signature

Date

Co-Customer Signature

Date

Please allow up to three (3) business days after receipt for this authorization to be uploaded into your account.



CF009 2059

0014627152

EXHIBIT "A"

**SHORT SALE
ACCEPTANCE FORM**

Send this signed form with your Property Listing Agreement (signed by all borrowers) and the enclosed Authorization Form by June 17, 2019 to start the process. You don't need to send a payment at this time. After we receive the documents above, we will contact you with information about the specific details of the sale process.

Send this form and the additional required documents to:

General Mail:
Select Portfolio Servicing, Inc.
PO Box 65277 Salt Lake City, UT 84165-0277
Fax: 801-270-7833
Email: shortsale@spservicing.com

SPS Account Number: 0014627152

Sign: _____ Date: _____
MELODIE D RUSSELL

Sign: _____ Date: _____



EXHIBIT "A"